

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330002345

Borrower(s) DANIEL J. SCHIMPF

Property Address: 52 RIDGEDALE AVENUE, Unit F, MORRISTOWN, NJ 07960

Note Amount: 260,000.00

Note Date: February 23, 2007

Pay to the order of:
U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union



Name MICHAEL J. MCGRATH, JR.

Title AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330002345

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
19D Chapin Road, Pine Brook, New Jersey 07058
does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of , a corporation organized and
(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated February 23, 2007 , made and executed by

DANIEL J. SCHIMPF, UNMARRIED

to and in favor of US Mortgage Corp.

and given to secure

payment of , (250,000.00) Two Hundred Sixty Thousand

(Include the Original Principal Amount and Maturity Date of Note(s))

which Mortgage is of record in Book, Volume, or Liber No. 20771 , at page 0102 (or as

No. 2007026176) of the Records of MORRIS

County, State of NJ , recorded on 03/19/2007 , together with the note(s) and obligations therein
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 27, 2007

US Mortgage Corp.

BY:

JOHN KUSKIN

AVP

Witness

Witness

Attest

Seal:

This Instrument Prepared By:
address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON November 27, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT

(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

AS *AS* OF US Mortgage Corp.

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

NOTARY

SUZANNE MARIA CAVALLUZZO
CLERK PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

US4290

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330002345

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
108 MINERAL SPRINGS ROAD, DOVER, 07801
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of **New Jersey**, a corporation organized and
(herein "Assignee"), whose address is
180 CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated February 23, 2007, made and executed by

DANIEL J. SCHIMPF, UNMARRIED

to and in favor of **PICATINNY FEDERAL CREDIT UNION** and given to secure


payment of \$ 260,600.00) Two Hundred Sixty Thousand
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 20771, at page 0102 (or as

No. 2007028176) of the Records of MORRIS


County, State of NJ, recorded on 3/19/2007, together with the note(s) and obligations therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 27, 2007

Witness 

PICATINNY FEDERAL CREDIT UNION

BY: 

MICHAEL J. MCGRATH, JR.

Witness _____ AYP

Attest

Seal:

This Instrument Prepared By: **PICATINNY FEDERAL CREDIT UNION**
Address: **100 MINERAL SPRINGS ROAD, DOVER, 07801**

STATE OF New Jersey, COUNTY OF Hudson

I CERTIFY THAT ON November 27, 2007 *Michael E. Newman*
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS ATP OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT.

NOTARY

US4289

SUZANNE MARIA CAVALLOZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

Region

2

DDF0000007412545

Product Type
 Seller Name U. S. MORTGAGE CORP.
 Seller No. 23884-000-7
 Contract No.- Expiration Date 352002-12/03/07
 Batch ID 33129352
 Payee Code 055014614
 Lender Loan ID 3330002216
 Servicer Name U. S. MORTGAGE CORP.
 Servicer No. 23884-000-7
 Address 247 RIVER ROAD UNIT 4
 Property City PISCATAWAY
 Property State NJ
 Property Zip Code 08854
 Original Ln Amt/Line Amt 375250.00
 Original Note Rate 5.75
 First Paymnt Due Mar 1, 2007
 Loan Term 360
 Loan P&I Amt(monthly) 2189.86
 Submission Type/Lien Whole/First
 Amortization Type Fixed Rate
 Loan Type 3
 Certification Priority 080
 FNMA Loan No. 4005661275
 Mortgage Type Other

CSC FYI Comments:

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

Variance:

No Variances



Received: 11/27/2007
 Printed : 11/28/2007

FNMA-USM000000740

ORIGINAL

NOTE

January 31, 2007
[Date]

East Brunswick
[City]

New Jersey
[State]

247 RIVER ROAD, Unit 4
PISCATAWAY, NJ 08854

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$375,250.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 5.7500%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on March 01, 2007

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on February 01, 2037, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$2,189.86

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED**(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of **Fifteen** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.0000%** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 164812 (06/09)
MFCD3002

Form 3200 1/01
GreenDocs™
(Page 2 of 3)
3330002216

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.


TAREK ABULMAGD

(Seal)
-Borrower


NANCY M. SAID

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

PAY TO THE ORDER OF

[Sign Original Only]

WITHOUT RECOURSE
U.S. MORTGAGE CORPORATION

JOHN BURKIN
WAREHOUSE COORDINATOR

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1046(L3.0009)
MFC03002

Form 3200 1/01
GreenDocs™
(Page 3 of 3)
3330002216

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330002216

Borrower(s) TAREK ABULMAGD, NANCY M. SAID

Property Address: 247 RIVER ROAD, Unit 4, PISCATAWAY, NJ 08854

Note Amount: 375,250.00

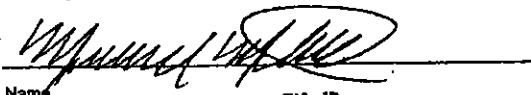
Note Date: January 31, 2007

Pay to the order of:
U.S. MORTGAGE CORPORATION

Without Recourse

Piscatinny Federal Credit Union

Name



MICHAEL J. MCGRATH, JR.

Title AVP

US4057

FNMA-USM000000744

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330062216

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
19D Chapin Road, Pine Brook, New Jersey 07058
does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of

, a corporation organized and
(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated January 31, 2007, made and executed by

TAREK ABULMAGD AND NANCY M. SAID, HUSBAND AND WIFE

to and in favor of US Mortgage Corp.

and given to secure

payment of \$ 375,250.00) Three Hundred Seventy Five Thousand Two Hundred Fifty

(Include the Original Principal Amount and Maturity Date of Note(s))

which Mortgage is of record in Book, Volume, or Liber No. 12185, at page 0503 (or as

No. 200702210326) of the Records of MIDDLESEX

County, State of NJ, recorded on 02/21/2007, together with the note(s) and obligations therein
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 27, 2007

US Mortgage Corp.

BY: 
JOHN KUSKIN

AVP

Witness

Witness

Attest

Seal:

This Instrument Prepared By:
address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON November 27, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT

(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

AS  OF US Mortgage Corp.

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT


NOTARY

US4290

MARIA CAVALUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330002216

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
100 MINERAL SPRINGS ROAD, DOVER, 07801
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of New Jersey, a corporation organized and
(herein "Assignee"), whose address is
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated January 31, 2007, made and executed by

TAREK ABULMAGD AND NANCY M. SAID, HUSBAND AND WIFE

to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure

payment of , (375,250.00) Three Hundred Seventy Five Thousand Two Hundred Fifty

(Includes the Original Principal Amount and Maturity Date of Note(s))

which Mortgage is of record in Book, Volume, or Liber No. 12185, at page 0583 (or as

No. 200702210326) of the Records of MIDDLESEX

County, State of NJ, recorded on 2/21/2007, together with the note(s) and obligations
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 27, 2007

Witness

Witness

Attest

Seal:

This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey, COUNTY OF Hudson

I CERTIFY THAT ON November 27, 2007, Michael J. McGrath Jr.
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS AVP OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT.

NOTARY

US4289

SUZANNE MARIE CAVALIER
NOTARY PUBLIC OF NEW JERSEY
Commission Expires: 7/22/2011

Region

2

DDF0000007412780

Product Type
Seller Name U. S. MORTGAGE CORP.
Seller No. 23884-000-7
Contract No.- Expiration Date 352005-12/03/07
Batch ID 33129353
Payee Code 055014614
Lender Loan ID 3330002030
Servicer Name U. S. MORTGAGE CORP.
Servicer No. 23884-000-7
Address 705 WEST QUEEN CREEK RD. UNIT 1
Property City CHANDLER
Property State AZ
Property Zip Code 85248
Original Ln Amt/Line Amt 218000.00
Original Note Rate 7
First Paymnt Due Feb 1, 2007
Loan Term 360
Loan P&I Amt(monthly) 1450.36
Submission Type/Lien Whole/First
Amortization Type Fixed Rate
Loan Type 3
Certification Priority 080
FNMA Loan No. 4005661276
Mortgage Type Other

CSC FYI Comments:
Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mo
rtgage, Datek Mortgage, and DBA Lending Solutions.

Variance:
No Variances



Received: 11/27/2007
Printed : 11/28/2007

FNMA-USM000000955

ORIGINAL

NOTE

December 27, 2006
[Date]MESA
[City]Arizona
[State]705 West Queen Creek Rd., Unit 1203
CHANDLER, AZ 85248

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$218,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 7.0000%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on February 01, 2007

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on January 01, 2037, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,450.36

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01
GrossDocs™
(Page 1 of 2)

ITEM 1646L1 (08/09)

MFCD3002

3330002030

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON November 27, 2007

PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT

(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT

AS *JP* OF US Mortgage Corp.

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

NOTARY

US4280

J. MARIA CAVALLUZZO
PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1649L2 (0000)
MFCD3002

Form 3200 1/01
GreslDocu™
(Page 5 of 3)
3330002030


this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.


MARY ANN HOPLER (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

PAY TO THE ORDER OF

[Sign Original Only]

WITHOUT RECOURSE
U.S. MORTGAGE CORPORATION

JOHN KURKIN
WAREHOUSE COORDINATOR

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1646L3 (0609)
MFCD3002

Form 3200 1A/1
GresDots™
Page 3 of 3
3330002030

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330002030

Borrower(s) MARY ANN HOPLER

Property Address: 705 West Queen Creek Rd., Unit 1203, CHANDLER, AZ 85248

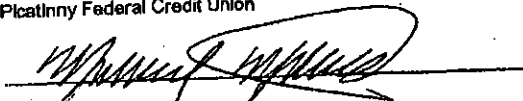
Note Amount: 218,000.00

Note Date: December 27, 2006

Pay to the order of:
U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union


Name MICHAEL J. MCGRATH, JR.

Title AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330002030

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
19D Chapin Road, Pine Brook, New Jersey 07058
does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of , a corporation organized and
(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated December 27, 2006 , made and executed by

MARY ANN HOPLER, UNMARRIED

to and in favor of US Mortgage Corp.

and given to secure

payment of , (215,000.00) Two Hundred Eighteen Thousand
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. NA , at page NA (or as

No. 20061695853) of the Records of MARICOPA

County, State of AZ , recorded on 12/26/2006 , together with the note(s) and obligations therein
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 27, 2007

US Mortgage Corp.

BY:

JOHN KUSKIN

AVP

Witness

Witness

Attest

Seal:

This Instrument Prepared By:
address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON November 27, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

- (A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS **AVP** OF US Mortgage Corp.
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

NOTARY

US4280

MARIA CAVALUTTO
PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330002036

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
100 MINERAL SPRINGS ROAD, DOVER, 07801
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of New Jersey, a corporation organized and
(herein "Assignee"), whose address is
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated December 27, 2006, made and executed by
MARY ANN HOPLER, UNMARRIED

to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure

payment of \$ 218,000.00) Two Hundred Eighteen Thousand
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. NA, at page NA (or as

No. 20061605853) of the Records of MARICOPA

County, State of AZ, recorded on 12/28/2006, together with the note(s) and obligations
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on November 27, 2007


Witness

Witness

Attest:

Seal:

PICATINNY FEDERAL CREDIT UNION

BY: 

MICHAEL J. MCGRATH, JR.

AVP


This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION

address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

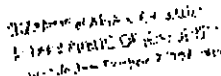
STATE OF New Jersey, COUNTY OF Maricopa

I CERTIFY THAT ON November 27, 2007, Michael J. McGrath
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS AVP OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

NOTARY

US4289



1694

2

Region

DDF0000007441455

Product Type
Seller Name U. S. MORTGAGE CORP.
Seller No. 23884-000-7
Contract No.- Expiration Date 361302-01/03/08
Batch ID 36129204
Payee Code 055014614
Lender Loan ID 3330001700
Servicer Name U. S. MORTGAGE CORP.
Servicer No. 23884-000-7
Address 31 VERNON STREET
Property City WOODBRIDGE TOWN
Property State NJ
Property Zip Code 07077
Original Ln Amt/Line Amt 338530.00
Original Note Rate 7.125
First Paymnt Due Dec 1, 2006
Loan Term 360
Loan P&I Amt(monthly) 2280.74
Submission Type/Lien Whole/First
Amortization Type Fixed Rate
Loan Type 3
Certification Priority 080
FNMA Loan No. 4005756471
Mortgage Type Other

CSC FYI Comments:

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datak Mortgage, and DBA Lending Solutions.

Variance:

No Variances



DDF0000007441455

Received: 12/27/2007

Printed : 12/28/2007

NOTE

ORIGINAL

October 30, 2008
[Date]

COLONIA
[City]

New Jersey
[State]

31 VERNON STREET
WOODBIDGE TOWNSHIP, NJ 07077

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$338,530.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Piscataway Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of **7.1250%**.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the **1st** day of each month beginning on **December 01, 2008**

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on **November 01, 2036**, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at **PO Box 682, Pine Brook, NJ 07058**

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. **\$2,280.74**

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1040LJ (0312)
MFCD3002

(Page 1 of 3 pages)

Form 2200 1/01
GREATLAND®
To Order Call 1-800-630-8782 □ Fax 818-781-1131
3330001700

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01

ITEM 00401.2 (01/01)
MFCD3002

(Page 2 of 3 pages)

GREATLAND #
To Order Call: 1-800-630-6500 Fax: 616-791-1131
3330001700


this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.


RUTHANN CISZEWSKI (Seal)
-Borrower


ROBERT W. CISZEWSKI (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

PAY TO THE ORDER OF

[Sign Original Only]


WITHOUT RECOURSE
U.S. MORTGAGE CORPORATION
JOHN HISKIN
WAREHOUSE COORDINATOR

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3280 1/01

ITEM 1846LS (2012)
MFCD3002

(Page 3 of 3 pages)

OREATLAND ®
To Order Call: 1-800-330-8263 □ Fax: 818-791-1121
3330001700

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330001700

Borrower(s) RUTHANN CISZEWSKI, ROBERT W. CISZEWSKI :

Property Address: 31 VERNON STREET, WOODBRIDGE TOWNSHIP, NJ 07077

Note Amount: 338,530.00

Note Date: October 30, 2006

Pay to the order of:
U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Name

MICHAEL J. MCGRATH, JR.

Title

AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330001790

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
100 MINERAL SPRINGS ROAD, DOVER, 07801
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of New Jersey, a corporation organized and
(herein "Assignee"), whose address is
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated October 30, 2006, made and executed by

RUTHANN CISZEWSKI AND ROBERT W CISZEWSKI, MARRIED TO EACH OTHER

to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure


payment of \$ 338,530.00 Three Hundred Thirty Eight Thousand Five Hundred Thirty
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 12134, at page 0233 (or as

No. 200701280321) of the Records of MIDDLESEX

County, State of NJ, recorded on 1/28/2007, together with the note(s) and obligations
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007



Witness

PICATINNY FEDERAL CREDIT UNION
BY: 
MICHAEL J. MCGRATH, JR.

Witness

AVP

Attest

Seal:


This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey, COUNTY OF Sussex

I CERTIFY THAT ON December 27, 2007, Michael J. McGrath, Jr.
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS AVP OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT


NOTARY
SUZANNE MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

US4289

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330001700

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
19D Chapin Road, Pine Brook, New Jersey 07058
does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of , a corporation organized and
(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated October 30, 2006 , made and executed by

RUTHANN CISZEWSKI AND ROBERT W CISZEWSKI, MARRIED TO EACH OTHER

to and in favor of US Mortgage Corp. and given to secure

payment of , (338,530.00) Three Hundred Thirty Eight Thousand Five Hundred Thirty
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 12134 , at page 0233 (or as


No. 200701260321) of the Records of MIDDLESEX

County, State of NJ , recorded on 01/26/2007 , together with the note(s) and obligations therein
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

Witness

US Mortgage Corp.
BY 
JOHN KOSKIN
AVP

Witness


Attest

Seal:

This Instrument Prepared By:
address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON December 27, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

- (A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS  OF US Mortgage Corp.
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

NOTARY

US4280

SUZANNE MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2013

Region

2

DDF0000007441456

Product Type	
Seller Name	U. S. MORTGAGE CORP.
Seller No.	23884-000-7
Contract No.- Expiration Date	361311-
Batch ID	36129205
Payee Code	055014614
Lender Loan ID	3330001410
Servicer Name	U. S. MORTGAGE CORP.
Servicer No.	23884-000-7
Address	6 CARLA COURT
Property City	ROCKAWAY TWP
Property State	NJ
Property Zip Code	07866
Original Ln Amt/Line Amt	360000.00
Original Note Rate	6.125
First Paymnt Due	Nov 1, 2006
Loan Term	360
Loan P&I Amt(monthly)	2187.40
Submission Type/Lien	Whole/First
Amortization Type	Fixed Rate
Loan Type	3
Certification Priority	080
FNMA Loan No.	4005756472
Mortgage Type	Other

CSC FYI Comments:

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

Variance:

No Variances



Received: 12/27/2007
Printed : 12/28/2007

ORIGINAL

NOTE

September 29, 2006
(Date)

DENVILLE
(City)

New Jersey
(State)

6 CARLA COURT
ROCKAWAY TWP, NJ 07866

(Property Address)

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$360,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.1250%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on November 01, 2006

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on October 01, 2036, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$2,187.40

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1646L1 (03/12)
MFCD3002

(Page 1 of 3 pages)

Form 3200 1/01

GREATLAND ■

To Order Call: 1-800-530-9393 □ Fax: 816-791-1131

3330001410

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of **Fifteen** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.0000%** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1848L2 (0312)
MFCD3002

(Page 2 of 3 pages)

Form 3200 1/01
GREATLAND ■
To Order Call 1-800-530-6393 □ Fax 616-791-1131
3330001410

FNMA-USM000000936

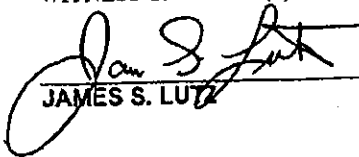
this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

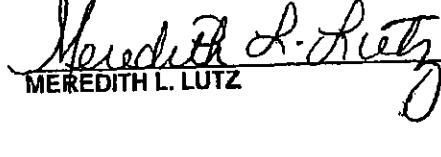
If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.


If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

 (Seal)
JAMES S. LUTZ -Borrower

 (Seal)
MEREDITH L. LUTZ -Borrower

 (Seal)
ALLEN HANTMAN, ESQ. WITNESS -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

_____ (Seal) -Borrower

PAY TO THE ORDER OF

[Sign Original Only]

WITHOUT RESORT TO
U.S. MORTGAGE CORPORATION

JOHN ATSKIN
WAREHOUSE COORDINATOR

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1646L3 (0312)
MFCD3002

(Page 3 of 3 pages)

Form 3200 1/01
GREATLAND ■
To Order Call: 1-800-630-6303 □ Fax: 616-791-1131
3330001410

FNMA-USM000000937

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330001410

Borrower(s) JAMES S. LUTZ, MEREDITH L. LUTZ

Property Address: 6 CARLA COURT, ROCKAWAY TWP, NJ 07866

Note Amount: 360,000.00

Note Date: September 29, 2006

Pay to the order of:
U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Name

MICHAEL J. MCGRATH, JR.

Title AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330001410

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
100 MINERAL SPRINGS ROAD, DOVER, 07801
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of New Jersey, a corporation organized and
(herein "Assignee"), whose address is
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated September 29, 2006, made and executed by

JAMES S. LUTZ AND MEREDITH L. LUTZ, HIS WIFE

to and in favor of PICATINNY FEDERAL CREDIT UNION

and given to secure

payment of \$ 360,000.00 Three Hundred Sixty Thousand
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 20637, at page 1365 (or as
No. 2006096400) of the Records of MORRIS

County, State of NJ, recorded on 10/5/2006, together with the note(s) and obligations
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

PICATINNY FEDERAL CREDIT UNION

BY: 

MICHAEL J. MCGRATH, JR.

AVP

Witness

Witness

Attest

Seal:

This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey, COUNTY OF Morris

I CERTIFY THAT ON December 27, 2007, Michael J. McGrath, Jr.
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS AVP OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT


NOTARY

SUZANNE MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2009

US4289

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT
18D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330001410

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
19D Chapin Road, Pine Brook, New Jersey 07058
does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of _____, a corporation organized and
(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated September 20, 2006, made and executed by

JAMES S. LUTZ AND MEREDITH L. LUTZ, HIS WIFE

to and in favor of US Mortgage Corp.

and given to secure

payment of \$ (360,000.00) Three Hundred Sixty Thousand
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 20837, at page 1355 (or as

No. 2006096400) of the Records of MORRIS

County, State of NJ, recorded on 10/25/2006, together with the note(s) and obligations therein
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

US Mortgage Corp.

BY

JOHN KUSKIN

AVP

Witness

Witness

Attest

Seal:

This Instrument Prepared By:
address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON December 27, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

- (A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS _____ OF US Mortgage Corp.
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT.

NOTARY

SUZANNE MARRA CAVALLARO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

US4290

2

U. S. MORTGAGE CORP.

23884-000-7

361263-01/03/08

36129291

055014614

3330000431

U. S. MORTGAGE CORP.

23884-000-7

173 GROVE AVENUE

VERONA

N.J.

07044

410000.00

6.5

Jun 1, 2006

360

2591.48

Whole/First

Fixed Rate

3

080

4005756771

Other

CSC FYI Comments:
Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mo
rtgage, Datak Mortgage, and DBA Lending Solutions.

No Variances



Received: 12/27/2007
Printed : 12/28/2007

ORIGINAL

NOTE

April 28, 2006
[Date]

NEWTON
[City]

New Jersey
[State]

173 GROVE AVENUE
VERONA, NJ 07044

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$410,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.5000%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on June 01, 2006. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on May 01, 2036, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$2,591.48

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1045L1 (0312)
MFCD3002

(Page 1 of 3 pages)

Form 3200 1/01
GREATLAND ■
To Order Call: 1-800-830-9393 □ Fax 816-791-1131
3330000431

FNMA-USM000000928

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of **Fifteen** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.0000%** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1646L2 (0312)
MFCD3002

(Page 2 of 3 pages)

Form 3200 1/01
GREATLAND ■
To Order Call: 1-800-630-6393 □ Fax 616-791-1131
3330000431

FNMA-USM000000929

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

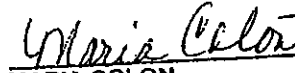
If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.


NELSON COLON

(Seal)
-Borrower


MARIA COLON

(Seal)
-Borrower

(Seal)
-Borrower


(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

[Sign Original Only]

PAY TO THE ORDER OF

WITHOUT RECOURSE
U.S. MORTGAGE CORPORATION

JOHN KUSKIN
WAREHOUSE COORDINATOR

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1646L3 (0312)
MFCD3002

(Page 3 of 3 pages)

Form 3200 1/01
GREATLAND B
To Order Call: 1-800-530-0303 D Fax: 616-791-1131
3330000431

FNMA-USM000000930

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330000431

Borrower(s) NELSON COLON, MARIA COLON

Property Address: 173 GROVE AVENUE, VERONA, NJ 07044

Note Amount: 410,000.00

Note Date: April 28, 2006

Pay to the order of:
U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union



Name MICHAEL J. MCGRATH, JR.

Title AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3338990431

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
100 MINERAL SPRINGS ROAD, DOVER, 07801
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of New Jersey, a corporation organized and
(herein "Assignee"), whose address is
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated April 28, 2006, made and executed by

NELSON COLON AND MARIA COLON, HUSBAND AND WIFE

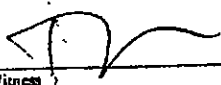
to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure

payment of \$ (410,000.00) Four Hundred Ten Thousand
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 11238, at page 192 (or as

No. 6002334) of the Records of ESSEX

County, State of NJ, recorded on 6/8/2006, together with the note(s) and obligations
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.
IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

Witness: 

Witness: _____


Attest: _____

Seal: _____

PICATINNY FEDERAL CREDIT UNION
BY: 
MICHAEL J. MCGRATH, JR.

AVP

This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801
STATE OF New Jersey, COUNTY OF Sussex

I CERTIFY THAT ON December 27, 2007, Matthew J. McGrath
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS  OF PICATINNY FEDERAL CREDIT UNION
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

NOTARY

US4289

SUZANNE MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330000431

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
19D Chapin Road, Pine Brook, New Jersey 07058
does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

, a corporation organized and
(herein "Assignee"), whose address is

existing under the laws of

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated April 28, 2006, made and executed by

NELSON COLON AND MARIA COLON, HUSBAND AND WIFE

to and in favor of US Mortgage Corp.

and given to secure

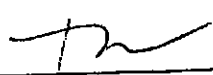
payment of \$ (410,000.00) Four Hundred Ten Thousand
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 11230, at page 192 (or as

No. 6069334) of the Records of ESSEX

County, State of NJ, recorded on 05/08/2006, together with the note(s) and obligations therein
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007



Witness

US Mortgage Corp.

BY 
JOHN KUSKIN

AVP

Witness


Attest

Seal:

This Instrument Prepared By:
address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON December 27, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

- (A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS  OF US Mortgage Corp.
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT


NOTARY

US4280

STANNE MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

1715

2.

Region

DDF0000007441614

Product Type
 Seller Name U. S. MORTGAGE CORP.
 Seller No. 23884-000-7
 Contract No.- Expiration Date 361263-01/03/08
 Batch ID 36129291
 Payee Code 055014614
 Lender Loan ID 3330000819
 Servicer Name U. S. MORTGAGE CORP.
 Servicer No. 23884-000-7
 Address 141 KINNELON ROAD
 Property City KINNELON
 Property State NJ
 Property Zip Code 07405
 Original Ln Amt/Line Amt 415000.00
 Original Note Rate 6.75
 First Paymnt Due Jul 1, 2006
 Loan Term 360
 Loan P&I Amt(monthly) 2691.69
 Submission Type/Lien Whole/First
 Amortization Type Fixed Rate
 Loan Type 3
 Certification Priority 080
 FNMA Loan No. 4005756772
 Mortgage Type Other

CSC FYI Comments:

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

Variance:

No Variances



Received: 12/27/2007
 Printed : 12/28/2007

1716

ORIGINAL

NOTE

May 31, 2006
(Date)PINE BROOK
(City)New Jersey
(State)141 KINNELON ROAD
KINNELON, NJ 07405

(Property Address)

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$415,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picaatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.7500%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 5(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on July 01, 2006

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on June 01, 2036, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$2,691.69

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1048L1 (03/12)
MFC03002

(Page 1 of 3 pages)

Form 3200 1/01
GREATLAND III
To Order Call: 1-800-630-8080 □ Fax: 818-791-1131
3330000819

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED**(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01

ITEM 10446L2 (01/12)
MFCD3002

(Page 2 of 3 pages)

GREATLAND II
To Order Call: 1-800-830-8183 □ Fax: 816-791-1121
3330000819

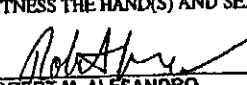
this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.


If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED



ROBERT M. ALESANDRO (Seal) Borrower



CYNTHIA A. ALESANDRO (Seal) Borrower

(Seal) Borrower

(Seal) Borrower

(Seal) Borrower

(Seal) Borrower

PAY TO THE ORDER OF

(Sign Original Only)

WITHOUT RECOURSE
U.S. MORTGAGE CORPORATION

JUSTIN MUSKIN
WAREHOUSE COORDINATOR

MULTISTATE FIXED RATE NOTE—Single Family—Female Mac/Fred Mac UNIFORM INSTRUMENT

Form 3200 1/01

ITEM 164813-0012
MFCD3002

(Page 3 of 3 pages)

To Order Call: 1-800-530-6215 ☐ Fax: 818-791-1131
3330000819

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330000819

Borrower(s) ROBERT M. ALESANDRO, CYNTHIA A. ALESANDRO

Property Address: 141 KINNELON ROAD, KINNELON, NJ 07405

Note Amount: 415,000.00

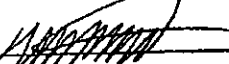
Note Date: May 31, 2006

Pay to the order of:
U.S. MORTGAGE CORPORATION

Without Recourse

Piscataway Federal Credit Union

Name


MICHAEL J. MCGRATH, JR.

Title

AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3339000819

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
100 MINERAL SPRINGS ROAD, DOVER, 07801
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of New Jersey, a corporation organized and
(herein "Assignee"), whose address is
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated May 31, 2006, made and executed by

ROBERT ALESANDRO AND CYNTHIA ALESANDRO, HUSBAND AND WIFE

to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure


payment of \$415,000.00 (Four Hundred Fifteen Thousand
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 33566, at page 0939 (or so

No. 20060606039) of the Records of MORRIS

County, State of NJ, recorded on 6/26/2006, together with the note(s) and obligations
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

Witness: 
BY: MICHAEL J. MCGRATH, JR.
AVP

Witness: _____

Attest:

Seal:

This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey, COUNTY OF Morris

I CERTIFY THAT ON December 27, 2007, Michael J. McGrath, Jr.
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS AVP OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT.


NOTARY

NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

US4289

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330000018

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
19D Chapin Road, Pine Brook, New Jersey 07058
does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of , a corporation organized and
(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated May 31, 2006 , made and executed by

ROBERT ALESANDRO AND CYNTHIA ALESANDRO, HUSBAND AND WIFE

to and in favor of US Mortgage Corp.

and given to secure

payment of , (415,000.00) Four Hundred Fifteen Thousand
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 33568 , at page 0939 (or as

No. 2066060039) of the Records of MORRIS

County, State of NJ , recorded on 06/26/2006 , together with the note(s) and obligations therein
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

US Mortgage Corp.

Witness

BY 
JOHN KUSKIN
AVP

Witness

Attest

Seal

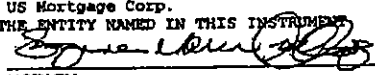
This Instrument Prepared By:
address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON December 27, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

- (A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS OF US Mortgage Corp.
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

NOTARY


SUZANNE MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires: 12/31/2010

US4290

1722

2

Region

DDF0000007441647

Product Type	
Seller Name	U. S. MORTGAGE CORP.
Seller No.	23884-000-7
Contract No.- Expiration Date	361263-01/03/08
Batch ID	36129291
Payee Code	055014614
Lender Loan ID	3330000877
Servicer Name	U. S. MORTGAGE CORP.
Servicer No.	23884-000-7
Address	10 LOYOLA COURT
Property City	HOPATCONG
Property State	NJ
Property Zip Code	07843
Original Ln Amt/Line Amt	207000.00
Original Note Rate	6.5
First Paymnt Due	Aug 1, 2006
Loan Term	360
Loan P&I Amt(monthly)	1308.39
Submission Type/Lien	Whole/First
Amortization Type	Fixed Rate
Loan Type	3
Certification Priority	080
FNMA Loan No.	4005756773
Mortgage Type	Other

CSC FYI Comments:

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datak Mortgage, and DBA Lending Solutions.

Variances:

No Variances



Received: 12/27/2007
Printed : 12/28/2007

ORIGINAL

NOTE

June 08, 2006
[Date]

ELIZABETH
[City]

New Jersey
[State]

10 LOYOLA COURT
HOPATCONG, NJ 07843

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$207,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.5000%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on August 01, 2006

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on July 01, 2036, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,308.39

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1040L1 (03/2)
MFCD3002

(Page 1 of 3 pages)

Form 3200 1/01

GREATLAND ■

To Order Call: 1-800-530-8393 □ Fax: 816-791-1131

3330000877

FNMA-USM000000900

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of **Fifteen** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.0000%** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

 (Seal)
MICHAEL J. CAULFIELD, JR. -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

PAY TO THE ORDER OF

{Sign Original Only}

WITHOUT RECOURSE
U.S. MORTGAGE CORPORATION

JOLIE KARKIN
WAREHOUSE COORDINATOR

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01

ITEM 1046L3 (0312)
MFCD3002

(Page 3 of 3 pages)

GREATLAND ■
To Order Call: 1-800-530-6383 □ Fax: 818-791-1131
3330000877

FNMA-USM000000902

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330000877

Borrower(s) MICHAEL J. CAULFIELD, JR

Property Address: 10 LOYOLA COURT, HOPATCONG, NJ 07843

Note Amount: 207,000.00

Note Date: June 8, 2006

Pay to the order of:

U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Name

MICHAEL J. MCGRATH, JR.

Title

AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014. PINE BROOK, NJ 07058

Loan Number: 3330000877

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
100 MINERAL SPRINGS ROAD, DOVER, 07801
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of New Jersey, a corporation organized and
(herein "Assignee"), whose address is
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated June 8, 2006, made and executed by
MICHAEL J CAULFIELD, JR, A SINGLE MAN

to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure


payment of \$ 207,000.00) Two Hundred Seven Thousand
(include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 7814, at page 1433 (or as

No. 00067238) of the Records of SUSSEX

County, State of NJ, recorded on 6/20/2006, together with the note(s) and obligations
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

Witness 
BY: MICHAEL J. MCGRATH, JR.
AVP

Witness

Attest

Seal:

This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey COUNTY OF Hudson

I CERTIFY THAT ON December 27, 2007, Michael J. McGrath
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS AVP OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT


NOTARY

US4289

MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3336000877

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
19D Chapin Road, Pine Brook, New Jersey 07058
does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of a corporation organized and
(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated June 8, 2008, made and executed by

MICHAEL J CAULFIELD, JR, A SINGLE MAN

to and in favor of US Mortgage Corp.

and given to secure

payment of \$ 207,000.00) Two Hundred Seven Thousand
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 7614, at page 1433 (or as

No. 00067238) of the Records of SUSSEX

County, State of NJ, recorded on 08/20/2006, together with the note(s) and obligations therein
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007



Witness

US Mortgage Corp.

BY: 
JOHN KUSKIN

AVP

Witness


Attest

Seal:

This Instrument Prepared By:
address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON December 27, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

- (A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS  OF US Mortgage Corp.
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

NOTARY

STUANNE MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

US4290

Region

1729

2

DDF0000007441615

Product Type
 Seller Name U. S. MORTGAGE CORP.
 Seller No. 23884-000-7
 Contract No.- Expiration Date 361263-01/03/08
 Batch ID 36129291
 Payee Code 055014614
 Lender Loan ID 3330000887
 Servicer Name U. S. MORTGAGE CORP.
 Servicer No. 23884-000-7
 Address 68 KIRKWOOD AVENUE
 Property City HAMBURG
 Property State NJ
 Property Zip Code 07419
 Original Ln Amt/Line Amt 301500.00
 Original Note Rate 6.75
 First Paymnt Due Aug 1, 2006
 Loan Term 360
 Loan P&I Amt(monthly) 1955.53
 Submission Type/Lien Whole/First
 Amortization Type Fixed Rate
 Loan Type 3
 Certification Priority 080
 NMA Loan No. 4005756774
 Mortgage Type Other

CSC FYI Comments:

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

Variance:

No Variances



Received: 12/27/2007
 Printed : 12/28/2007

ORIGINAL

NOTE

June 15, 2006
[Date]

PINE BROOK
[City]
68 KIRKWOOD AVENUE
HAMBURG, NJ 07419

New Jersey
[State]

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$301,500.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.7500%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on August 01, 2006

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on July 01, 2036, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,955.53

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1646L1 (0312)

(Page 1 of 3 pages)

MFCD3002

Form 3200 1/01

GREATLAND

To Order Call: 1-800-530-4383 or Fax: 616-791-1131

3330000887

MFCD3002

3330000887

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of **Fifteen** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.0000%** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1646L2 (0312)
MFCD3002

(Page 2 of 3 pages)

Form 3200 1/01
GREATLAND ■
To Order Call: 1-800-530-9393 □ Fax 816-791-1131
3330000887

FNMA-USM000000915

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

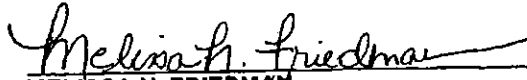
Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.



MICHAEL FRIEDMAN

(Seal)
-Borrower



MELISSA N. FRIEDMAN

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

PAY TO THE ORDER OF

[Sign Original Only]

WITHOUT RECOURSE
U.S. MORTGAGE CORPORATION


JOHN RUSTIN
WAREHOUSE COORDINATOR

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01

ITEM 11448L3 (0212)
MFCD3002

(Page 3 of 3 pages)

GREATLAND ■
To Order Call: 1-800-530-9893 □ Fax: 616-791-1131
3330000887

FNMA-USM000000916

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330000887

Borrower(s) MICHAEL FRIEDMAN, MELISSA N. FRIEDMAN

Property Address: 68 KIRKWOOD AVENUE, HAMBURG, NJ 07419

Note Amount: 301,500.00

Note Date: June 15, 2006

Pay to the order of:
U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Name

MICHAEL J. MCGRATH, JR.

Title

AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 333000887

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
100 MINERAL SPRINGS ROAD, DOVER, 07801
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of New Jersey, a corporation organized and
(herein "Assignee"), whose address is
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated June 15, 2008, made and executed by

MICHAEL FRIEDMAN AND MELISSA N FRIEDMAN, HUSBAND AND WIFE

to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure



payment of (301,500.00) Three Hundred One Thousand Five Hundred
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 7828, at page 307 (or ss

No. 00068354) of the Records of SUSSEX

County, State of NJ, recorded on 8/28/2008, together with the note(s) and obligations
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

Witness 
BY: 
MICHAEL J. MCGRATH, JR.
AVP


Witness

Seal:

This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey, COUNTY OF Morris

I CERTIFY THAT ON December 27, 2007, 
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS  OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT.

NOTARY

US4288

SUZANNE MARIA CAVALINZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested/By/ReturnTo: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3338000887

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
19D Chapin Road, Pine Brook, New Jersey 07058
does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of , a corporation organized and
(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated June 16, 2006 , made and executed by

MICHAEL FRIEDMAN AND MELISSA N FRIEDMAN, HUSBAND AND WIFE

to and in favor of US Mortgage Corp.

and given to secure


payment of , (\$31,600.00) Three Hundred One Thousand Five Hundred
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 7629 , at page 307 (or as

No. 00086354) of the Records of SUSSEX


County, State of NJ , recorded on 08/29/2006 , together with the note(s) and obligations therein
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007



Witness

US Mortgage Corp.
BY 
JOHN KUSKIN
AVP

Witness

Attest

Seal:

This Instrument Prepared By:
address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON December 27, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

- (A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS OF US Mortgage Corp.
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT


NOTARY

US4280

NOTARY MARIA CAVALIERO
PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

Region

1736

2

DDF0000007441648

Product Type

Seller Name	U. S. MORTGAGE CORP.
Seller No.	23884-000-7
Contract No.- Expiration Date	361274-01/03/08
Batch ID	36129292
Payee Code	055014614
Lender Loan ID	3330000898
Servicer Name	U. S. MORTGAGE CORP.
Servicer No.	23884-000-7
Address	17 NEW ROW ROAD
Property City	ROCKAWAY TWP AK
Property State	NJ
Property Zip Code	07842
Original Ln Amt/Line Amt	387000.00
Original Note Rate	8.125
First Paymnt Due	Aug 1, 2006
Loan Term	360
Loan P&I Amt(monthly)	2873.47
Submission Type/Lien	Whole/First
Amortization Type	Fixed Rate
Loan Type	3
Certification Priority	080
FNMA Loan No.	4005756775
Mortgage Type	Other

CSC FYI Comments:

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datak Mortgage, and DBA Landing Solutions.

Variance:

No Variances



Received: 12/27/2007

Printed : 12/28/2007

ORIGINAL

NOTE

June 15, 2006
[Date]

PINE BROOK
[City]

New Jersey
[State]

17 NEW ROW ROAD
ROCKAWAY TWP AKA HIBERNIA, NJ 07842

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$387,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 8.1250%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on August 01, 2006

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on July 01, 2036, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$2,873.47

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1046L1 (0312)
MFCD3002

(Page 1 of 3 pages)

Form 3200 1/01
GREATLAND ■
To Order Call: 1-800-530-9393 □ Fax: 616-791-1131
3330000898

FNMA-USM000000970

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of **Fifteen** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.0000%** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01

ITEM 1646L2 (0312)
MFCD3002

(Page 2 of 3 pages)

GREATLAND ■
To Order Call: 1-800-530-9393 □ Fax: 816-791-1131
3330000698

FNMA-USM000000971

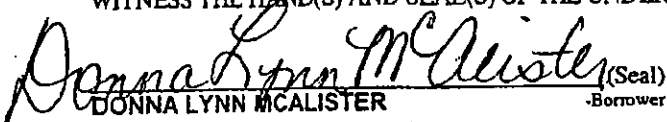
this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

 (Seal)
DONNA LYNN MCALISTER -Borrower

 (Seal)
NORMAN D. MCALISTER, III -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

PAY TO THE ORDER OF

[Sign Original Only]

WITHOUT RECOURSE
U.S. MORTGAGE CORPORATION

JOHN HUSKIN
WAREHOUSE COORDINATOR

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01

ITEM 1648L3 (0312)
MFC03002

(Page 3 of 3 pages)

GREATLAND ■
To Order Call: 1-800-538-0303 ☐ Fax 816-791-1131
3330000898

FNMA-USM000000972

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330000898

Borrower(s) DONNA LYNN MCALISTER, NORMAN D. MCALISTER, III :

Property Address: 17 NEW ROW ROAD, ROCKAWAY TWP AKA HIBERNIA, NJ 07842

Note Amount: 387,000.00

Note Date: June 15, 2006

Pay to the order of:
U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Name MICHAEL J. MCGRATH, JR.

Title AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330000898

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
100 MINERAL SPRINGS ROAD, DOVER, 07801
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

existing under the laws of New Jersey, a corporation organized and
(herein "Assignee"), whose address is
19D CHAPIN ROAD, PINE BROOK, NJ 07058
a certain Mortgage dated June 15, 2006, made and executed by


NORMAN D. MCALISTER, III AND DONNA LYNN MCALISTER, HUSBAND AND WIFE

to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure
payment of \$ 387,000.00 Three Hundred Eighty Seven Thousand
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 33342, at page 0808 (or as
No. 2806080829) of the Records of MORRIS

County, State of NJ, recorded on 8/26/2006, together with the note(s) and obligations
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

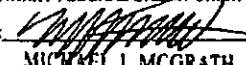
TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007



Witness

PICATINNY FEDERAL CREDIT UNION

BY: 
MICHAEL J. MCGRATH, JR.

Witness

AVP

Attest

Seal:

This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey, COUNTY OF Hudson

I CERTIFY THAT ON December 27, 2007, Michael J. McGrath
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS AVP OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT


NOTARY

RICARME MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

US4289

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330000898

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
19D Chapin Road, Pine Brook, New Jersey 07058
does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of , a corporation organized and
(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated June 15, 2008 , made and executed by

NORMAN D. MCALISTER, III AND DONNA LYNN MCALISTER, HUSBAND AND WIFE

to and in favor of US Mortgage Corp.

and given to secure

payment of , (387,000.00) Three Hundred Eighty Seven Thousand
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 33642 , at page 0905 (or as

No. 2006040629) of the Records of MORRIS

County, State of NJ , recorded on 08/26/2008 , together with the note(s) and obligations therein
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

US Mortgage Corp.

BY John Kuskin
JOHN KUSKIN

AVP

Witness

Witness

Attest

Seal:

This Instrument Prepared By:
address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON December 27, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

- (A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS AVP OF US Mortgage Corp.
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

Suzanne Maria Cavalluzzo
NOTARY

US4280

SUZANNE MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

Region

1743

2

DDF0000007441649

Product Type

Seller Name	U. S. MORTGAGE CORP.
Seller No.	23884-000-7
Contract No.- Expiration Date	361274-01/03/08
Batch ID	36129292
Payee Code	055014614
Lender Loan ID	3330001233
Servicer Name	U. S. MORTGAGE CORP.
Servicer No.	23884-000-7
Address	RR2 BOX 20150 TANITE ROAD
Property City	STROUDSBURG
Property State	PA
Property Zip Code	18360
Original Ln Amt/Line Amt	226400.00
Original Note Rate	8.5
First Paymnt Due	Oct 1, 2006
Loan Term	360
Loan P&I Amt(monthly)	1740.83
Submission Type/Lien	Whole/First
Amortization Type	Fixed Rate
Loan Type	3
Certification Priority	080
FNMA Loan No.	4005756776
Mortgage Type	Other

CSC FYI Comments:

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

Variances:

No Variances



Received: 12/27/2007

Printed : 12/28/2007

ORIGINAL

NOTE

August 28, 2006
[Date]

STROUDSBERG
[City]

Pennnsylvania
[State]

RR2 BOX 20150 TANITE ROAD
STROUDSBURG, PA 18360

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$226,400.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 8.5000%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on October 01, 2006

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on September 01, 2036, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,740.83

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01

ITEM 1648L1 (0312)

(Page 1 of 3 pages)

GREATLAND III
To Order Call: 1-800-530-9393 □ Fax: 616-791-1131

MFC03002

3330001233

FNMA-USM000000893

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of **Fifteen** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.0000%** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01

ITEM 104012 (0912)
MFCD3002

(Page 2 of 3 pages)

GREATLAND ■
To Order Call: 1-800-530-9393 □ Fax: 616-791-1131
3330001233

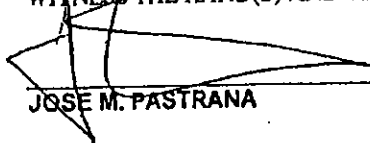
this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.


JOSE M. PASTRANA

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

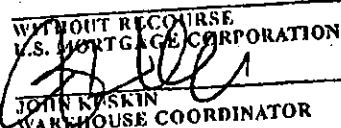
(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

PAY TO THE ORDER OF

[Sign Original Only]

WITHOUT RECOURSE
U.S. MORTGAGE CORPORATION

JOHN KYSKIN
WAREHOUSE COORDINATOR

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01

ITEM 1046L3 (0312)
MFCD3002

(Page 3 of 3 pages)

GREATLAND ■
To Order Call: 1-800-530-6303 □ Fax: 816-701-1131
3330001233

FNMA-USM000000895

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330001233

Borrower(s) JOSE M. PASTRANA

Property Address: RR2 BOX 20150 TANITE ROAD, STROUDSBURG, PA 18360

Note Amount: 226,400.00

Note Date: August 28, 2006

Pay to the order of:
U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Name

MICHAEL J. MCGRATH, JR.

Title

AVP

US4057

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3330001233

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
100 MINERAL SPRINGS ROAD, DOVER, 07801
does hereby grant, sell, assign, transfer and convey, unto US MORTGAGE CORP.

, a corporation organized and
(herein "Assignee"), whose address is
existing under the laws of New Jersey
19D CHAPIN ROAD, PINE BROOK, NJ 07058

a certain Mortgage dated August 28, 2006, made and executed by

JOSE M. PASTRANA, A MARRIED MAN

to and in favor of PICATINNY FEDERAL CREDIT UNION and given to secure

payment of { 226,400.00 } Two Hundred Twenty Six Thousand Four Hundred
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 2279, at page 7401 (or as

No. 200637776) of the Records of MONROE

County, State of PA, recorded on 8/8/2006, together with the note(s) and obligations
therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

PICATINNY FEDERAL CREDIT UNION

BY: 
MICHAEL J. MCGRATH, JR.

AVP

Witness

Witness

Attest

Seal:

This Instrument Prepared By: PICATINNY FEDERAL CREDIT UNION
address: 100 MINERAL SPRINGS ROAD, DOVER, 07801

STATE OF New Jersey, COUNTY OF Monroe

I CERTIFY THAT ON December 27, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS AVP OF PICATINNY FEDERAL CREDIT UNION

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT


NOTARY

US4289

ROSIE MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT
19D CHAPIN ROAD, PO BOX 2014, PINE BROOK, NJ 07058

Loan Number: 3130001233

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is
19D Chapin Road, Pine Brook, New Jersey 07058
does hereby grant, sell, assign, transfer and convey, unto

Federal National Mortgage Association

existing under the laws of , a corporation organized and
(herein "Assignee"), whose address is

3900 Washington Avenue NW, Washington, DC 20016

a certain Mortgage dated August 28, 2008 , made and executed by

JOSE M. PASTRANA, A MARRIED MAN

to and in favor of US Mortgage Corp.

and given to secure

payment of , (226,480.00) Two Hundred Twenty Six Thousand Four Hundred
(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 2278 , at page 7401 (or as

No. 200637776) of the Records of MONROE

County, State of PA , recorded on 08/05/2008 , together with the note(s) and obligations therein
described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of
the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on December 27, 2007

Witness

Witness

Attest

Seal:

This Instrument Prepared By:
address: 19D Chapin Road, Pine Brook, NJ 07058

STATE OF NEW JERSEY, COUNTY OF MORRIS

I CERTIFY THAT ON December 27, 2007
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

- (A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT
AS OF US Mortgage Corp.
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT

NOTARY

US4290

RIZANNE MARIA CAVALIERE
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

Region

1750

2

DDF0000007441616.

Product Type

Seller Name	U. S. MORTGAGE CORP.
Seller No.	23884-000-7
Contract No.- Expiration Date	361306-01/03/08
Batch ID	36129293
Payee Code	055014614
Lender Loan ID	301308649
Servicer Name	U. S. MORTGAGE CORP.
Servicer No.	23884-000-7
Address	25 CROWNVIEW COURT
Property City	SPART
Property State	NJ
Property Zip Code	07871
Original Ln Amt/Line Amt	250000.00
Original Note Rate	6.375
First Paymnt Due	Dec 1, 2006
Loan Term	360
Loan P&I Amt(monthly)	1559.67
Submission Type/Lien	Whole/First
Amortization Type	Fixed Rate
Loan Type	3
Certification Priority	080
FNMA Loan No.	4005756777
Mortgage Type	Other

CSC FYI Comments:

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Datek Mortgage, and DBA Lending Solutions.

Variance:

No Variances



Received: 12/27/2007
Printed : 12/28/2007

1751

ORIGINAL

NOTE

October 12, 2006
[Date]SPARTA
[City]
25 CROWNVIEW COURT
SPARTA, NJ 07871New Jersey
[State]

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 250,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 8.3750%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on December 01, 2006

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on November 01, 2036, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at Picatinny Federal Credit Union, P.O. Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 1,559.57

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 10448.1 (2011)

(Page 1 of 3 pages)

Form 3200 1/01

GREATLAND®

To Order Call 1-800-830-8283 or Fax 515-791-1111

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED**(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED

Jeanne M. Donnelly (Seal) *Robert F. Donnelly* (Seal)
JEANNE M. DONNELLY -Borrower ROBERT F. DONNELLY -Borrower

____ (Seal) ____ (Seal)
-Borrower -Borrower

____ (Seal) ____ (Seal)
-Borrower -Borrower

PAY TO THE ORDER OF

[Sign Original Only]

WITHOUT RECOURSE
U.S. MORTGAGE CORPORATION
John K. McKin
JOHN K. MCKIN
WAREHOUSE COORDINATOR

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1844LS (9/01)

(Page 3 of 3 pages)

Form 3200 1/01

GREATLAND

Toll Order Call: 1-800-830-8283 or Fax: 818-781-1131

Picatinny Federal Credit Union

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 301308840

Borrower(s):

JEANNE M. DONNELLY

ROBERT F. DONNELLY

Address: 25 CROWNVIEW COURT
SPARTA, NJ 07871

Note Amount: 250,000.00

Note Date: 10/12/2006

Pay to the order of:

U.S. MORTGAGE CORPORATION

Without Recourse



Name MICHAEL J. MCGRATH, JR.

Title AVP

Picatinny Federal Credit Union

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT

19D CHAPIN ROAD, PINE BROOK, NJ 07058

Loan Number: 301308649

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 100 Mineral Springs Road, Dover, NJ, 07801

does hereby grant, sell, assign, transfer and convey, unto U. S. Mortgage Corporation

, a corporation organized and existing under the laws of New Jersey (herein "Assignee"), whose address is 19D Chapin Road, Pine Brook, NJ 07058

a certain Mortgage dated 10/12/2006, made and executed by JEANNE M. DONNELLY and ROBERT F. DONNELLY, MARRIED TO EACH OTHER

to and in favor of Picatinny Federal Credit Union
payment of 250,000.00,

and given to secure

(Include the Original Principal Amount and Maturity Date of Note(s))

which Mortgage is of record in Book, Volume, or Liber No. 7828

, at page 116

(or as

No. 00082514

) of the

Records of SUSSEX

County, State of NJ, together with the note(s) and obligations therein

described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on

Witness

MICHAEL J. MCGRATH, JR.

Picatinny Federal Credit Union

AVP (Assignor)

By:

(Signature)

Witness

Attest

Seal:

This Instrument Prepared By: Terry Gorman, address:
100 Mineral Springs Road, Dover, NJ, 07801, tel. no.: 877-886-4041

STATE OF New Jersey COUNTY OF Hudson

I CERTIFY THAT ON December 27, 2007, Michael J. McGrath, Jr.

PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

(A) WAS THE MAKER OF THIS INSTRUMENT

(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT AS
OF Picatinny Federal Credit Union, A NJ CORPORATION,

(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS
INSTRUMENT.

NOTARY

SUZANNE MARIA CAVALLUZZO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording Requested By/Return To: MORTGAGE DEPT

19D CHAPIN ROAD, PINE BROOK, NJ 07058

Loan Number: 301308648

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, NJ 07058 does hereby grant, sell, assign, transfer and convey, unto Federal National Mortgage Association, a corporation organized and existing under the laws of (herein "Assignee"), whose address is 3900 Washington Avenue, NW, , Washington, DC 20016 a certain Mortgage dated 10/12/2006, made and executed by JEANNE M. DONNELLY and ROBERT F. DONNELLY, MARRIED TO EACH OTHER

to and in favor of US Mortgage Corporation and given to secure payment of 250,000.00,

(Include the Original Principal Amount and Maturity Date of Note(s)) which Mortgage is of record in Book, Volume, or Liber No. 7828, at page 116 (or as No. 00082514) of the Records of SUSSEX County, State of NJ, together with the note(s) and obligations therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on

AVP

U.S. Mortgage Corporation

(Assignor)

By:

(Signature)

Witness

Witness

Attest

Seal:

This Instrument Prepared By: , address:
19D Chapin Road, Pine Brook, NJ 07058, tel. no.: (973) 244-7100
STATE OF ~~New Jersey~~ COUNTY OF ~~Atlantic~~

I CERTIFY THAT ON ~~December 27, 2007~~ *JOHN KUSKIN*
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

- (A) WAS THE MAKER OF THIS INSTRUMENT
- (B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT AS
OF U.S. Mortgage Corporation, A NEW JERSEY CORPORATION,
- (C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT.

NOTARY

SUZANNE MARIA CAVALLO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2015

1757

2

Region

DDF0000007441617

Product Type
Seller Name U. S. MORTGAGE CORP.
Seller No. 23884-000-7
Contract No.- Expiration Date 361306-01/03/08
Batch ID 36129293
Payee Code 055014614
Lender Loan ID 301310876
Servicer Name U. S. MORTGAGE CORP.
Servicer No. 23884-000-7
Address 806 EAST BALDWIN
Property City HACKETTSTOWN
Property State NJ
Property Zip Code 07840
Original Ln Amt/Line Amt 279200.00
Original Note Rate 6.375
First Paymnt Due Mar 1, 2006
Loan Term 360
Loan P&I Amt(monthly) 1741.84
Submission Type/Lien Whole/First
Amortization Type Fixed Rate
Loan Type 3
Certification Priority 080
FNMA Loan No. 4005756778
Mortgage Type Other

CSC FYI Comments:
Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mo
rtgage, Datek Mortgage, and DBA Lending Solutions.

Variance:
No Variances



Received: 12/27/2007
Printed : 12/28/2007

ORIGINAL

NOTE

January 17, 2006
(Date)

HACKETTSTOWN
(City)
806 EAST BALDWIN STREET
HACKETTSTOWN, NJ 07840

New Jersey
(State)

(Property Address)

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$279,200.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 6.3750%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on March 01, 2006

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on February 01, 2036, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at Picatinny Federal Credit Union, P.O. Box 682, Pine Brook, NJ 07058

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$1,741.84

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
ITEM 1044L1 (0011) (Page 1 of 3 pages)

Form 3200 1/01
GREATLAND II
To Order Call: 1-800-630-6283 Fax: 916-701-1181

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0000% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1044L2 (0011)

(Page 2 of 3 pages)

Form 3299 1/01

GREATLAND

1e Order Call: 1-800-630-6283 Fax: 616-761-1131

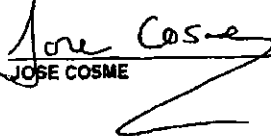
this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED

 _____ (Seal) _____ (Seal)
JOSE COSME -Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

PAY TO THE ORDER OF

[Sign Original Only]

WITHOUT RECOURSE
U.S. MORTGAGE CORPORATION

BRIAN BRISKEN
WAREHOUSE COORDINATOR

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1044623 (0011)

(Page 3 of 3 pages)

Form 3206 1/01
GREATLAND II
To Order Call: 1-800-530-4303 ☐ Fax: 916-791-1131

Piscataway Federal Credit Union

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 301310876

Borrower(s):

JOSE COSME

Address: 808 EAST BALDWIN STREET
HACKETTSTOWN, NJ 07840

Note Amount: 279,200.00

Note Date: 1/17/2008

Pay to the order of:

U.S. MORTGAGE CORPORATION

Without Recourse


Name MICHAEL J. MCGRATH, JR.

Title AVP
Piscataway Federal Credit Union

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT
19D CHAPIN ROAD, PINE BROOK, NJ 07058

Loan Number: 301310878

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 100 Mineral Springs Road, Dover, NJ, 07801 does hereby grant, sell, assign, transfer and convey, unto U. S. Mortgage Corporation, a corporation organized and existing under the laws of New Jersey (herein "Assignee"), whose address is 19D Chapin Road, Pine Brook, NJ 07058 a certain Mortgage dated 1/17/2006, made and executed by JOSE COSME, An Unmarried Man

to and in favor of Picatinny Federal Credit Union and given to secure payment of 279,200.00.

(Include the Original Principal Amount and Maturity Date of Note(s))
which Mortgage is of record in Book, Volume, or Liber No. 4294, at page 199 (or as No. 2006007272064) of the Records of Warren County, State of NJ, together with the note(s) and obligations therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on

Witness

MICHAEL J. MCGRATH, JR.
Picatinny Federal Credit Union

AVP (Assignor)

By:

(Signature)

Witness

Attest
Seal:

This Instrument Prepared By: Terry Gorman, address:
100 Mineral Springs Road, Dover, NJ, 07801, tel. no.: 877-885-4041

STATE OF ~~New Jersey~~ COUNTY OF ~~Meris~~
I CERTIFY THAT ON ~~December 27, 2007~~, ~~MICHAEL J. MCGRATH~~
PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON
(A) WAS THE MAKER OF THIS INSTRUMENT
(B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT AS
OF Picatinny Federal Credit Union, A NJ CORPORATION,
(C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS
INSTRUMENT.

NOTARY

SUZANNE MARIA CAVALIERO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

RPL 275- ASSIGNMENT OF MORTGAGE CLAUSE

The assignee is not acting as a nominee of the mortgagor and that the mortgage continues to secure a bona fide obligation

Recording RequestedBy/ReturnTo: MORTGAGE DEPT

19D CHAPIN ROAD, PINE BROOK, NJ 07058

Loan Number: 301310878

ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") whose address is 19D Chapin Road, Pine Brook, NJ 07058

does hereby grant, sell, assign, transfer and convey, unto Federal National Mortgage Association, a corporation organized and existing under the laws of (herein "Assignee"), whose address is 3900 Washington Avenue, NW, , Washington, DC 20016 a certain Mortgage dated 1/17/2006, made and executed by JOSE COSME, An Unmarried Man

to and in favor of US Mortgage Corporation and given to secure payment of 279,200.00,

(Include the Original Principal Amount and Maturity Date of Note(s)) which Mortgage is of record in Book, Volume, or Liber No. 4294 , at page 199 (or as No. 200600272064) of the Records of Warren County, State of NJ , together with the note(s) and obligations therein described and the money due and to become due thereon with interest, and all rights accrued or to accrue under such Mortgage.

TO HAVE AND TO HOLD the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.

IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on

JOHN KUSKIN

Witness

U.S. Mortgage Corporation
(Assignor)

By:

(Signature)

Witness

Attest

Seal:

This Instrument Prepared By: Cynthia Ba, address:
19D Chapin Road, Pine Brook, NJ 07058, tel. no.: (973) 244-7100

STATE OF ~~New Jersey~~ COUNTY OF ~~Essex~~

I CERTIFY THAT ON ~~December 27, 2007~~ *John Kuskina* PERSONALLY CAME BEFORE ME AND STATED TO MY SATISFACTION THAT THIS PERSON

- (A) WAS THE MAKER OF THIS INSTRUMENT
- (B) WAS AUTHORIZED TO AND DID EXECUTE THIS INSTRUMENT AS OF U.S. Mortgage Corporation, A NEW JERSEY CORPORATION,
- (C) EXECUTED THIS INSTRUMENT AS THE ACT OF THE ENTITY NAMED IN THIS INSTRUMENT.

NOTARY

SUZANNE MARIA CAVALIUSO
NOTARY PUBLIC OF NEW JERSEY
Commission Expires 7/22/2008

1764

1

DDF0000007441650

Product Type	
Seller Name	U. S. MORTGAGE CORP.
Seller No.	23884-000-7
Contract No.- Expiration Date	361306-01/03/08
Batch ID	36129293
Payee Code	055014614
Lender Loan ID	3330000341
Servicer Name	U. S. MORTGAGE CORP.
Servicer No.	23884-000-7
Address	15 ORCHARD ST.
Property City	ROCKAWAY
Property State	NJ
Property Zip Code	07866
Original Ln Amt/Line Amt	250000.00
Original Note Rate	6.5
First Paymnt Due	May 1, 2006
Loan Term	360
Loan P&I Amt(monthly)	1580.17
Submission Type/Lien	Whole/First
Amortization Type	Fixed Rate
Loan Type	3
Certification Priority	080
FNMA Loan No.	4005756780
Mortgage ID Number	100059733300003419
Mortgage Type	Other

CBC FYI Comments:

Delivers notes and assignments separately. Accept endorsements from subsidiaries: Skyline Mortgage, Dataek Mortgage, and DBA Lending Solutions.

Variance:

No Variances



Received: 12/27/2007
Printed : 12/28/2007

FNMA-USM000000885

ORIGINAL

NOTE

March 10, 2006
(Date)

PARSIPPANY
(City)

New Jersey
(State)

15 ORCHARD ST.
ROCKAWAY, NJ 07866

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$250,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Picatinny Federal Credit Union, A Federal Credit Union

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of **8.5000%**.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the **1st** day of each month beginning on **May 01, 2006**

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on **April 01, 2036**, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at **PO Box 682, Pine Brook, NJ 07058**

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. **\$1,580.17**

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01

ITEM 1646L1 (0312)

(Page 1 of 3 pages)

GREATLAND ■
To Order Call: 1-800-830-9303 □ Fax 816-781-1131

MFCD3002

3330000341

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of **Fifteen** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.0000%** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3206 1/01

ITEM 164612 (0312)
MFCD3002

(Page 2 of 3 pages)

GREATLAND III
To Order Call: 1-800-630-2389 ☐ Fax 616-791-1131
3330000341

FNMA-USM000000887

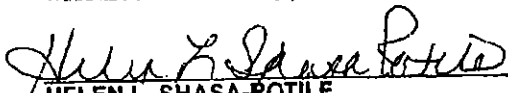
this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:


If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Borrower has executed and acknowledges receipt of pages 1 through 3 of this Note.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.


HELEN L. SHASA-ROTILE (Seal)
-Borrower


BRIAN J. ROTILE (Seal)
-Borrower

(Seal)
-Borrower


(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

PAY TO THE ORDER OF

[Sign Original Only]

WITHOUT RECOURSE
U.S. MORTGAGE CORPORATION

JULIE KURKIN
WAREHOUSE COORDINATOR

MULTISTATE FIXED RATE NOTE—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3200 1/01

ITEM 164813 (0312)
MFCD3002

(Page 3 of 3 pages)

GREATLAND ■
To Order Call: 1-800-530-9393 □ Fax: 816-791-1131
3330000341

FNMA-USM000000888

ALLONGE TO PROMISSORY NOTE

LOAN INFORMATION

Loan Number: 3330000341

Borrower(s) HELEN L. SHASA-RO TILE, BRIAN J. ROTILE

Property Address: 15 ORCHARD ST., ROCKAWAY, NJ 07868

Note Amount: 250,000.00

Note Date: March 10, 2008

Pay to the order of:
U.S. MORTGAGE CORPORATION

Without Recourse

Picatinny Federal Credit Union

Name MICHAEL J. MCGRATH, JR.

Title AVP

US4057